If you were driving through Laytonville on Highway 101 on a recent Saturday, you may have seen a group of people engaged in watching or helping build a pole-frame structure. They were out in a field between the Big Chief Restaurant and the Fat Quail Quilt Shop. It was the Pole Frame Cabin Raising Demonstration presented on May 25 by the Forest Reciprocity Group in collaboration with Pole Craft Solutions. According to FRG’s brochure: “Our mission is collaborating with communities to tend forests for health and fire resiliency. In reciprocity, communities are provided with an abundance of raw materials to build a revitalized economy.” They do this by harvesting smaller trees that need thinning, thereby keeping the fuel load down in forests. They teach building skills and techniques and other uses for utilizing the harvested logs.

Pole Craft Solutions is a business specializing in natural building, using the round pole timber framing technique. It’s an Old World technique that incorporates interlocking wood joinery secured with oak dowels and corner bracing. Once the frames are up and secured, they can withstand an earthquake and the outside can be wrapped with straw and cob.

The logs for the cabin-raising demonstration were salvaged or harvested from private landowners who wanted to thin their stands of pine or fir to reduce the fire loads on their properties. The cabin components were built off-site, disassembled and brought to the Laytonville property to reassemble.

The demonstration showed participants the methods and tools used in pole-frame construction. Some joinery needed adjusting. They used hand tools made from harvested trees, metal chisels, hand saws, and an electric chain saw. When it was time to raise the framed walls, 10 to 12 participants were assembled in order to stand them up, in the style of an old-fashioned barn raising. Simultaneously, wood craftsman John Cunnan offered a workshop to make stools from small-diameter pine branches or trees. Cunnan brought hand tools including draw knives and shave horses. It was perfect for people to try their hand at making something simple, utilitarian and handsome. “There’s something calming about doing this,” said one participant as they were shaving bark off a stool’s leg.

A variety of people stopped by to participate in the absorbing event. Third District Supervisor John Haschak will attend the demonstration and sit in on some of the classes. If you have other questions or would like to have a private pole-frame class, please contact Pole Craft Solutions at 707-972-2475 or 707-972-2475.

Call for ad space: April Tweddell
Willits Weekly Ad Representative
707-972-2475
Over on Page RE4

Read the rest of Poles

Pole Frame Cabin
Keeping the forest fuel-load down by thinning small trees can provide materials for strong, eco-friendly homes

At left: The final exterior wall is set in place by the new-experienced crew. Below, left: Susan Barger has experience in building and came to the demonstration to learn about building her own structure made from harvested poles. Below, right: CalFire battalion chiefs Dino Rogers from Laytonville and Alex Leonard from Fort Bragg spent the better part of their day helping raise the walls of the demonstration pole-frame cabin.

Photos by Ree Slocum

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Thinking about 529 plans
Nicholas Casagrande

I’m talking to you about a tax saving tool to incent you to save money for the education expenses of your children or dependents—or even for education for you...

When done correctly, Wealth Management and Financial Planning means planning for all the big things in your life. Your family, your health, your home, your retirement. Having money for school and career development is important things to plan for.

A 529 plan is a tax-advantaged investment plan used for educational expenses for your children or dependents. If you want to advance your career, you can use a 529 plan for that.

What’s a tax-advantaged investment plan? That means you can invest in mutual funds and the appreciation is not subject to taxation as long as the expense is for an accredited school. If the funds were not used for non-educational purposes, then there would be taxes due.

If you are single, you can put in up to $105K annually, without paying a gift tax. $30K if you are married and filing jointly. The max you can accumulate depends by state in California, its $475K.

Monies can be used for K-12 education, tuition, supplies, internet access, lab fees, corin and board. The usage expands each year.

A couple of considerations for the 529 world:

• If you plan to use money that is already set up in a brokerage account, the gains will not be taxed. However, should you choose to set up a bank account with a nominal rate of interest, as current in this environment, your appreciation is subject to taxation. When investing in a 529 plan, your appreciation is not subject to taxation, nor will it be a 1099 B issued unless the withdrawals are used for non-educational purposes.

• Aunt, grandparents, and “others” can contribute to a 529 plan. Often a parent

prefers this, as opposed to another birthday


toy that has a short shelf life. Owners of the 529 plan can send a link to family/friends to contribute. There is a maximum gift set by the IRS, and it is $15K from a single donor, or $30K from a married couple/year.

• If a contribution is made to the 529 plan, then the contributions made will not appear as reportable income under the owner’s Social Security number. This is helpful if your child will be applying for Federal Student Aid.

• If the 529 plan is not fully spent for education, and there is a balance remaining, then the account can be easily reassigned to another family member or family. If you want to withdraw and use for something else entirely, you will pay taxes on the withdrawal and a 10 percent penalty for not using it for "education."

• These are best set up when the designated child receives a Social Security number after birth. The account can catch up by super funding an account to the tune of $7000 per year at a gift tax for single filers and $150K for married filing jointly. The IRS requires another form with this type of contribution: Form 709.

As is the case, there are some things to discuss and decide so that you have the best tax-saving tool for you. I look forward to helping you achieve your goals.

Summer is upon us. Be safe.

Before buying a 529 plan, you should inquire about the particular plan and its fees and expenses. You should also consider that certain states offer tax benefits and fee savings to in-state residents. Whether a state tax deduction and/or application fee savings are available depends on your state of residence. For tax advice, consult your tax professional. Nonqualifying distribution earnings are taxable and subject to a 10 percent penalty.

Nicholas Casagrande, EA, is an accountant and a financial advisor. His firm, NC Financial Group, specializes in providing tax preparation, estate planning, insurance, and real estate. NC Financial Group’s Willits office is located at 675 South Main Street contact 855-746-6606 or nicola@ncfinancialgroup.com for more information. This information is for general purposes only. Please consult your financial professional for your own situation. Individual circumstances do vary.

What’s the best way to expand your square footage?

If you want to remain in your home but you need a little more square footage, you have several choices. Do you want to bring aging parents closer, move a rambunctious teenager farther away, or escape the chaos in favor of a quiet workshop? Even if your property is zoned for a single-family residence, you can definitely get more space.

The first option is what we call a granny unit, a separate structure that can be used as a living space. These days we call them accessory dwelling units, or ADUs. Although you probably wouldn’t recon the whole cost of building an ADU, having one usually increases the value of your property.

The good thing about ADUs is that they allow aging parents to live close to you but not with you. They also allow your teenager’s garage band to practice under a separate roof (possibly with the cost of construction right there). There are legal limits to the size of the unit and where it can be placed on your property. Before you build, I recommend considering the other possible uses for that space (e.g., a vegetable garden, a pool, a dog run, a chicken coop) to be sure the ADU will work for the long term. I also recommend calling the city or county building and planning department for advice on the permitting process.

One final word in favor of ADUs is that they require new construction. Anyone who has done renovation work will tell you how much easier new construction is compared to dealing with an existing structure. Fewer surprises can also mean fewer expenses.

An alternative to the ADU is a garage conversion. You should know that, in all likelihood, converting your garage into a living space will add no value to your home and may actually decrease the value because you won’t have covered or enclosed parking. If you choose to sell your homes, it may be cost-effective to convert the space back into a garage, since most folks don’t like carrying groceries through the rain.

However, if you need the space, you need the space – just be aware of the financial impact.

Maybe the best of both worlds is an attic conversion. The conversion costs less than building an ADU per square foot and unlike a garage conversion, you don’t diminish the value of your property. The downside, of course, is that you can’t just ask your current tenant to turn his new drum set to the ADU on the far side of your property next to your soon-to-be-angry neighbors.

One final option is a room addition. It is less expensive than an ADU because it shares a roof and foundation with your existing home, but it is likely more expensive than a garage conversion. Attic conversions can be particularly tricky because that’s where pipes for gas, water, heat, and air conditioning are, as well as electrical wiring. This can cause all kinds of unpleasant surprises during the construction phase.

No matter which route you choose, you will need a building permit. Don’t skip this step because it will be a disclosure you will need to make when you, or your children, sell the property.

If you have questions about real estate or property management, contact me at mendo@beldenfamily.com or visit www.mendovalleyrealty.com. I have ideas for this column, but don’t under-consume with them. If you have suggestions for an idea, I can’t send you a $25 gift card to Roland’s Bakery! If you’d like to read previous articles, visit my blog at https:// mendovalleyrealty.com/mendo-county-real-estate-blog.

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“Zillow Premier Agents”

The rest of Poles From Page RE1

had been invited by event organizer Eric Lassotovitch. “It was drawn to the event because it’s a way of making healthier forests, safer conditions for all of us, and there’s a potential for low-cost housing materials we have available here,” Haschak said. He added that he wants to develop low-income and senior housing and lists the ideas presented by the Forest Reciprocity Group.

CalFire battalion chief Dino Rogers from Laytonville and Alex Leonard from Fort Bragg stopped by and became part of the crew raising the walls. “I wanted to see it because it’s about reducing fire loads, which is near and dear to our hearts,” Rogers said. “So when you’re talking that way and utilizing the resources you’re pulling out, it’s right in there with what we like to see happen.”

Susan Barger was a student in the Sustainable Construction Program at Mendocino College, Ukiah. She learned a lot about structure, solar gain, and the language of construction. She has built two tiny structures that make up her home and would like to build another out of salvaged poles.

“I like ‘green building’ and this is taking it to a deeper level,” she said. Her current tiny home consists of two 120-square-foot buildings. One is a kitchen and bathroom, while the other is her bedroom and sitting room.

Santa Rosa kindergarten teacher Beth McEnery and her retired-contractor partner, Peter Richardson, made it a point to visit the event. McEnery likes to bring different activities and skill sets to her class.

She sees the children as very industrious. “If you give them a shovel, a watering can, a broom, they will use them. I want to have an area where they can have a small hammer and a can of nails, and I’ll let them go to create and have fun.”

Once Richardson retired, he started a small vocational-based sober-living home. “I take people who finish primary rehab and help them with long-term recovery and developing some employable skills,” he said. He sees learning the skills to build salvaged pole structures as something to explore and possibly offer his clients.

In three hours, the group had the three walls in place. Colin Gillespie, an owner of Pole Craft Solutions, explained: “There are pieces that will complete the whole structure that we won’t put on today. There are the ridge beam and rafters and other aspects that would be part of a (pressurized) kit.”

Sometime in the near future, the demonstration cabin will be disassembled and moved to the new Natural Building Arts and Innovation Center on Hershey Creek Road by Mendocino College in Ukiah. It will be an education center and cooperative enterprise where all applications of small pole utilization will be researched and developed.

According to Jenny Burnstad, a member of Cloud Forest Institute and one of the founders of PRG, PRG received seed funding from the Just and Resilient Future Fund for PRG’s long-range plans to create the center.

To find out more about: Cloud Forest Institute, visit www.cloudforest.org; Forest Reciprocity Group, visit www.forestreciprocity.org; and Pole Craft Solutions, visit www.polecraftsolutions.com.

The rest of Poles From Page RE1

Featured by: Sharon Noah

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Dementia

"Where was she?" Her husband walked into the living room and switched on the light. There she was, sitting in the dark, a look on her face. She knew something was changing, and she was scared, confused and feeling alone. Even with a caring partner or caregiver near, dementia is a lonely journey. My mother, in her 90s, was in the beginning stages of a type of dementia called Alzheimer’s disease. There are a number of types of dementia, illnesses, but the one we hear about most often is Alzheimer. Dementia is a brain disease. There is no commonly agreed cause identified by science at this time, and it is generally thought that there is currently no cure.

Some professionals argue that smoking, which robs the body and brain of oxygen, exacerbates this and other disease processes. As the brain changes, the disease inevitably progresses, so do the person’s abilities and personality.

I’m not a medical professional, so if you suspect you or someone you care about have dementia, consult a qualified professional who is experienced and trained to diagnose and help people with this disease. It’s a journey for both caretaker and patient.

Dementia is a huge, complex topic, and a short article can only touch on the topic. Really, everyone would be well advised to learn more about it. It will likely touch your life at some point if it hasn’t already. This disease is a killer!

"Where can you go to learn more?"

Although only recently published, Dr. Teo Power’s book, “Dementia Reimagined: Building a Life of Joy and Dignity from Beginning to End," is already a best-seller. The Alzheimer’s Association has chapters all over the county. Their referral toll-free number is 1-800-272-6826, or Adult Protective Services at 459-2889 – to try locating local resources.

I work with many older people in my career and have close friends and relatives with dementia. I’ve had to begin educating myself.

As the brain changes, things don’t make sense to the person anymore. They become confused, memory loss progresses, the person often becomes incompliant, and adult diapers that were changed regularly are a must when this happens. The person commonly develops a fear of bathing so they need help with their hygiene, including undressing the person. People know this for a long time, even family members, are no longer recognized. The person can become argumentative. Their person is frightened.

You cannot reason with a person suffering from dementia because they can no longer process reason. Familiar surroundings become important. They often become desperate to find some sort of security. That may mean something different to the patient than it does to you. Don’t argue. Let me repeat – Don’t argue with them. Find a way to agree, even if you don’t. Privately try to change the subject if you can. They’re feeling lost. They need comfort. The familiarity is no longer familiar. When they get angry, your anger is not a helpful response. It’s a hard time for caretakers, but necessary to learn.

Over time friend of mine will wear nothing but red clothes now. We don’t argue with her. We’ve just gotten her a lot of red clothes. That makes her happy.

The caretaker

Not giving medical advice here, but things to ask professionals and think about. Here and in Home Support Services (HSS), caretaker, Betty Riddle, was kind enough to talk with me. A few important points she made were: Learn to calibrate your emotions. Don’t get defensive. It’s not personal. The patient is still there, but part is gone. The caretaker has to help the patient preserve personal dignity.

Family members need help. Patients can be verbally abusive, rarely physically abusive but don’t turn your back on the patient. If the patient becomes violent call 911 or 707-6826. Don’t trust the patient. You’ve got to keep your cool. Behavior can change in a split second. Disease like urinary tract infections or diabetes can exacerbate the behavior problems mixed with mental illness is very dangerous.

Caretakers need support, someone to talk with. It’s a stressful job. Learn to breath and count to 10 to cool down.

Part of that person has died, and they’re not coming back. You can’t sugar coat that. You have to take control of the situation and get help. There’s so much more that Betty talked about that I don’t have space to share. Educate yourself. That’s important.

From herbalist Donna D’Terra, herbs for brain health before dementia strikes. Ginkgo – Increases cerebral blood flow and alters neurotransmitter activity. Ginkgo – Specific for brain stress. Turmeric – Helps prevent the early stages of a type of dementia called Alzheimer’s disease. Herbs can interact with prescription drugs and affect different people in different ways, so learn how to safely use them.

In closing, a few personal opinions and thoughts. Grow an advance directive before dementia or other illness strikes so your wishes will be followed. Also, let me ask you this question. What do you want your government to spend your tax dollars on, war or effective, affordable healthcare? Trillions are being spent on war every year that we really want you to support? Let your representatives know. Bill Bardsdale was a 2016 inductee into the Realtor® Hall of Fame. He is an agent at Coldwell Banker Mendocino Realty.